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companies already have this sort of ability to assess additional charges for making payments of this sort. This would just kind of extend that parity to installment loans and retail installment contracts. Just to kind of... Senator Landis had a question and came over and talked to me also. If you look at... I mean, the meat of the bill is on page 3. And it really just very simply sets it out. It just says, "A seller may charge and collect a five-dollar charge per payment when a buyer, as a result of an occurrence preventing the buyer from making a payment in the manner regularly made by the buyer, authorizes a seller to write a check or process a payment through the use of automated procedures on the buyer's checking account." It authorizes those demand drafts to be made on the buyer's checking account, and it also authorizes the seller or the holder of that retail installment contract, to charge up to that \$5 fee. Again, it's not a mandatory fee. It just allows those companies to charge up to \$5. Thank you.

SENATOR CUDABACK: Thank you, Senator Quandahl. Senator Landis on LB 215.

SENATOR LANDIS: Mr. Speaker, members of the Legislature, I guess I'm speaking for the record here, because it's not my intention to create waves here. I know that phenomenon when you leave a committee and you watch it a little closer and you bedevil (laugh) the person who's after you, which is not my intent at all. It's in part because I voted against this idea last year. And I'm going to vote against it this year. I understand this. It is in the installment loan areas. It's in the small loan areas. It's in places where, you know, you've got money. I'm going to guess, however, that the ultimate beneficiary of this is the company itself as well. It's why they offer this. And by the way, these are companies that work in a number of places. And they have standard procedures. My guess is that if you ask them to make a withdrawal from your checking account in Nebraska, these big national companies would treat us all alike. My guess is, you'd get this without paying the cost in Nebraska. I could be wrong. I don't know. But I just don't understand, and I don't agree with the notion that when a company makes it easy for somebody to pay their bills on time, that they should be rewarded for that. It seems to me